

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN L. JONES  
NATALIE D JONES  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-70440 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/14/2018 and confirmed on 8/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                           |        |           |
|---------------------------|--------|-----------|
| Total Receipts            |        | 62,564.92 |
| Less Refunds to Debtor    | 426.91 |           |
| TOTAL AMOUNT OF PLAN FUND |        | 62,138.01 |

|                                    |          |          |
|------------------------------------|----------|----------|
| Administrative Fees                |          |          |
| Filing Fee                         | 0.00     |          |
| Notice Fee                         | 0.00     |          |
| Attorney Fee                       | 3,619.00 |          |
| Trustee Fee                        | 2,932.31 |          |
| Court Ordered Automotive Insurance | 0.00     |          |
| TOTAL ADMINISTRATIVE FEES          |          | 6,551.31 |

| Creditor Type | Creditor Name                                 | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------|
| Secured       |   |              |           |          |            |
|               | US BANK NA - TRUSTEE<br>Acct: 9013            | 0.00         | 32,533.53 | 0.00     | 32,533.53  |
|               | US BANK NA - TRUSTEE<br>Acct: 9013            | 7,043.95     | 7,043.95  | 0.00     | 7,043.95   |
|               | INDIANA COUNTY TAX CLAIM BUREAU<br>Acct: 0940 | 658.25       | 658.25    | 214.83   | 873.08     |
|               | FLAGSHIP CREDIT ACCEPTANCE<br>Acct: 0830      | 3,272.21     | 3,272.21  | 1,038.65 | 4,310.86   |
|               | LENDMARK FINANCIAL SERVICES LLC<br>Acct: 9600 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | LENDMARK FINANCIAL SERVICES LLC<br>Acct: 8542 | 4,570.40     | 4,570.40  | 697.51   | 5,267.91   |
|               |   |              |           |          | 50,029.33  |

|          |   |          |          |      |      |
|----------|---|----------|----------|------|------|
| Priority |   |          |          |      |      |
|          | KENNETH P SEITZ ESQ<br>Acct:            | 0.00     | 0.00     | 0.00 | 0.00 |
|          | BRIAN L. JONES<br>Acct:                 | 0.00     | 0.00     | 0.00 | 0.00 |
|          | BRIAN L. JONES<br>Acct:                 | 426.91   | 426.91   | 0.00 | 0.00 |
|          | LAW OFFICES OF KENNETH P SEITZ<br>Acct: | 0.00     | 0.00     | 0.00 | 0.00 |
|          | KENNETH P SEITZ ESQ<br>Acct:            | 3,619.00 | 3,619.00 | 0.00 | 0.00 |

\*\*\* NONE \*\*\*

|           |  |      |      |      |      |
|-----------|--|------|------|------|------|
| Unsecured |  |      |      |      |      |
|           | LVNV FUNDING LLC, ASSIGNEE<br>Acct: 1175     | 0.00 | 0.00 | 0.00 | 0.00 |
|           | COLLECTION SERVICE CENTER INC<br>Acct: XDRHQ | 0.00 | 0.00 | 0.00 | 0.00 |
|           | CREDIT MANAGEMENT COMPANY<br>Acct: 3980      | 0.00 | 0.00 | 0.00 | 0.00 |
|           | CREDIT MANAGEMENT COMPANY                    | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name                       | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured     |                                     |              |           |          |            |
|               | Acct: 2834                          |              |           |          |            |
|               | CREDIT MANAGEMENT COMPANY           | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 2652                          |              |           |          |            |
|               | LVNV FUNDING LLC                    | 674.55       | 288.29    | 0.00     | 288.29     |
|               | Acct: 5875                          |              |           |          |            |
|               | PENN CREDIT CORP                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0617                          |              |           |          |            |
|               | PENN CREDIT CORP                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0417                          |              |           |          |            |
|               | PENN CREDIT CORP                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1218                          |              |           |          |            |
|               | PENN CREDIT CORP                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0417                          |              |           |          |            |
|               | AMERICREDIT FINANCIAL SVCS INC DBA  | 11,856.65    | 5,067.30  | 0.00     | 5,067.30   |
|               | Acct: 2619                          |              |           |          |            |
|               | LVNV FUNDING LLC, ASSIGNEE          | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1750                          |              |           |          |            |
|               | LVNV FUNDING LLC, ASSIGNEE          | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 6621                          |              |           |          |            |
|               | CAPITAL ONE BANK (USA) NA BY AMERIC | 472.14       | 201.78    | 0.00     | 201.78     |
|               | Acct: 1772                          |              |           |          |            |
|               | LVNV FUNDING LLC, ASSIGNEE          | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 5345                          |              |           |          |            |
|               | ROBERTSON ANSCHUTZ SCHNEID CRAN     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                               |              |           |          |            |
|               | AMERICREDIT FINANCIAL SVCS DBA GM I | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                               |              |           |          |            |
|               | KML LAW GROUP PC*                   | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                               |              |           |          |            |
|               |                                     |              |           |          | 5,557.37   |

TOTAL PAID TO CREDITORS

55,586.70

TOTAL CLAIMED

PRIORITY 0.00

SECURED 15,544.81

UNSECURED 13,003.34

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

BRIAN L. JONES  
NATALIE D JONES  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-70440 JAD

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Brian L. Jones  
Natalie D Jones  
Debtors

Case No. 18-70440-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Brian L. Jones, Natalie D Jones, 11960 Route 259, Blairsville, PA 15717-7136     |
| 14864031 | + Coll Svc Ctr, 839 5th Ave, New Kensington, PA 15068-6303                         |
| 14892102 | + Indiana County Tax Claim Bureau, 825 Philadelphia Street, Indiana, PA 15701-3907 |

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM     | Nov 29 2023 00:36:00 | Americredit Financial Services, Inc.Dba GM Financi, P.O Box 183853, Arlington, TX 76096-3853  |
| cr       | Email/PDF: resurgentbknotifications@resurgent.com   | Nov 29 2023 00:48:48 | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587   |
| cr       | + Email/Text: RASEBN@raslg.com                      | Nov 29 2023 00:35:00 | U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCEES, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue Suite 100, Boca Raton, FL 33487-2853 |
| cr       | + Email/Text: RASEBN@raslg.com                      | Nov 29 2023 00:35:00 | U.S. Bank National Association, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461   |
| 14869835 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM       | Nov 29 2023 00:36:00 | Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096   |
| 14864030 | Email/PDF: AIS.cocard.ebn@aisinfo.com               | Nov 29 2023 00:48:58 | Capital One, 15000 Capital One Dr, Richmond, VA 23238   |
| 14889497 | Email/PDF: AIS.cocard.ebn@aisinfo.com               | Nov 29 2023 00:49:06 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 14864032 | + Email/Text: bdsupport@creditmanagementcompany.com | Nov 29 2023 00:38:00 | Crdrmcomp, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  |
| 14864033 | + Email/Text: bdsupport@creditmanagementcompany.com | Nov 29 2023 00:38:00 | Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956   |
| 14864034 | + Email/Text: bankruptcy@flagshipcredit.com         | Nov 29 2023 00:38:00 | Flagship Credit Accept, Po Box 3807, Coppell, TX 75019-5877   |
| 14864035 | Email/Text: ktramble@lendmarkfinancial.com          | Nov 29 2023 00:34:00 | Lendmark Financial Ser, 2118 Usher St Nw, Covington, GA 30014   |
| 14896785 | Email/PDF: resurgentbknotifications@resurgent.com   | Nov 29 2023 00:49:01 | LVNV Funding LLC C/O Resurgent Capital  |

District/off: 0315-7

User: auto

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Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 21

|          |   |                      |   |
|----------|---|----------------------|---|
| 14899433 | Email/PDF: resurgentbknotifications@resurgent.com   | Nov 29 2023 00:49:03 | Services, P.O. Box 10675, Greenville, SC 29603-0675<br>LVNV Funding, LLC its successors and assigns as, assignee of OSI Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14886480 | Email/PDF: resurgentbknotifications@resurgent.com   | Nov 29 2023 01:46:34 | LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 14886460 | Email/PDF: resurgentbknotifications@resurgent.com   | Nov 29 2023 00:49:06 | LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                     |
| 14864036 | + Email/PDF: resurgentbknotifications@resurgent.com | Nov 29 2023 01:46:35 | Lvnv Funding, Po Box 1269, Greenville, SC 29602-1269  |
| 14864037 | + Email/Text: nsm_bk_notices@mrcooper.com           | Nov 29 2023 00:36:00 | Nstar/cooper, 350 Highland Dr, Lewisville, TX 75067-4177  |
| 14885865 | + Email/Text: nsm_bk_notices@mrcooper.com           | Nov 29 2023 00:36:00 | U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  |

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | U.S. Bank National Association, as Trustee, succes  |
| 14881156 | *P++          | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096 |
| 14864038 | ##+           | Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  |

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

| Name           | Email Address  |
|----------------|--|
| Brian Nicholas | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL bnicholas@kmlawgroup.com |

District/off: 0315-7

User: auto

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Date Rcvd: Nov 28, 2023

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Charles Griffin Wohlrab

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com

Heather Stacey Riloff

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill logsecf@logs.com, Michelle@mvrlaw.com

Kenneth P. Seitz

on behalf of Joint Debtor Natalie D Jones thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Brian L. Jones thedebterasers@aol.com

Kevin M Buttery

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL kbuttery@rascrane.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

TOTAL: 9